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Agenda item 18 (*b*)

Resolution adopted by the General Assembly on 22 December 2015

[*on the report of the Second Committee (A/70/470/Add.2)*]

70/189. Financial inclusion for sustainable development

The General Assembly,

Guided by the purposes and principles enshrined in the Charter of the United Nations,

Reaffirming its resolution 70/1 of 25 September 2015, entitled "Transforming our world: the 2030 Agenda for Sustainable Development", in which it adopted a comprehensive, far-reaching and people-centred set of universal and transformative Sustainable Development Goals and targets, its commitment to working tirelessly for the full implementation of this Agenda by 2030, its recognition that eradicating poverty in all its forms and dimensions, including extreme poverty, is the greatest global challenge and an indispensable requirement for sustainable development, its commitment to achieving sustainable development in its three dimensions — economic, social and environmental — in a balanced and integrated manner, and to building upon the achievements of the Millennium Development Goals and seeking to address their unfinished business,

Reaffirming also its resolution 69/313 of 27 July 2015 on the Addis Ababa Action Agenda of the Third International Conference on Financing for Development, which is an integral part of the 2030 Agenda for Sustainable Development, supports and complements it, helps to contextualize its means of implementation targets with concrete policies and actions, and reaffirms the strong political commitment to address the challenge of financing and creating an enabling environment at all levels for sustainable development in the spirit of global partnership and solidarity,

Recalling that the 2030 Agenda for Sustainable Development, inter alia, sets out policies, the adoption and implementation of which seek to increase financial inclusion, and that the Addis Ababa Action Agenda, inter alia, seeks to ensure a policy and regulatory environment for the promotion of financial inclusion in a balanced manner and with appropriate consumer protection, working towards full and equal access to formal financial services for all,

Emphasizing the relevance of inclusion in the international financial system at all levels and the importance of considering financial inclusion as a policy objective in financial regulation, in accordance with national priorities and legislation,

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Acknowledging that the promotion of formal financial systems and services with robust risk-based regulatory frameworks for all financial intermediation, as appropriate, contributes to effectively and comprehensively combating corruption and curbing illicit financial flows,

Taking note of the summary by the President of the Economic and Social Council of the special high-level meeting of the Council with the World Bank, the International Monetary Fund, the World Trade Organization and the United Nations Conference on Trade and Development (New York, 20 and 21 April 2015),[1] of the report of the Secretary-General on the international financial system and development[2] and of the report of the Secretary-General on the outcome of the third International Conference on Financing for Development,[3]

Stressing the importance of inclusiveness within the United Nations development system and that no country is left behind in the implementation of the present resolution,

1. *Welcomes* the inclusion in the 2030 Agenda for Sustainable Development[4] of, inter alia, several targets related to the promotion of financial inclusion, recalls that the Sustainable Development Goals and associated targets are integrated and indivisible and balance the three dimensions of sustainable development, and in this regard looks forward to their achievement;

2. *Also welcomes* the inclusion in the Addis Ababa Action Agenda of the Third International Conference on Financing for Development[5] of, inter alia, several policies and actions intended to ensure a policy and regulatory environment for the promotion of financial inclusion, and in this regard looks forward to their implementation;

3. *Decides* to give consideration, as appropriate, to financial inclusion in the follow-up and review framework of the 2030 Agenda for Sustainable Development and in the follow-up process of the Addis Ababa Action Agenda;

4. *Calls upon* the relevant organizations of the United Nations system, within their respective mandates and resources, to ensure that no country is left behind in the implementation of the present resolution;

5. *Decides* to include, under the item entitled "Macroeconomic policy questions", a sub-item entitled "Financial inclusion for sustainable development", in the provisional agenda of its seventy-second session, unless otherwise agreed in the discussions on the revitalization of the Second Committee.

81st plenary meeting
22 December 2015

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[1] A/70/85-E/2015/77.
[2] A/70/311.
[3] A/70/320.
[4] Resolution 70/1.
[5] Resolution 69/313.